

Official Form 1 (4/07)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Dixon, Elijah A		Name of Joint Debtor (Spouse) (Last, First, Middle): Dixon, Showanda T																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): FDBA Brothers Three Investments		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Showanda T Dawkins-Dixon																				
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-3711		Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-0776																				
Street Address of Debtor (No. and Street, City, and State): 12452 South Racine Avenue Calumet Park, IL <div style="text-align: right; font-size: small;">ZIP Code 60827</div>		Street Address of Joint Debtor (No. and Street, City, and State): 12452 South Racine Avenue Calumet Park, IL <div style="text-align: right; font-size: small;">ZIP Code 60827</div>																				
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business: Cook																				
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																				
Location of Principal Assets of Business Debtor (if different from street address above):																						
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																				
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																				
Statistical/Administrative Information *** Lorraine M. Greenberg ARDC No.: 03129023 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;">1- 49</td> <td style="text-align: center;">50- 99</td> <td style="text-align: center;">100- 199</td> <td style="text-align: center;">200- 999</td> <td style="text-align: center;">1,000- 5,000</td> <td style="text-align: center;">5,001- 10,000</td> <td style="text-align: center;">10,001- 25,000</td> <td style="text-align: center;">25,001- 50,000</td> <td style="text-align: center;">50,001- 100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Dixon, Elijah A**Dixon, Showanda T****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Northern District of Illinois, Eastern Division**

Case Number:

05-48731

Date Filed:

10/11/05

Location

Where Filed: **Northern District of Illinois, Eastern Division**

Case Number:

03-00417

Date Filed:

1/03/03**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Lorraine M. Greenberg ARDC November 30, 2007

Signature of Attorney for Debtor(s)

(Date)

Lorraine M. Greenberg ARDC No.: 03129023**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Dixon, Elijah A
Dixon, Showanda T

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Elijah A Dixon
Signature of Debtor **Elijah A Dixon**

X /s/ Showanda T Dixon
Signature of Joint Debtor **Showanda T Dixon**

Telephone Number (If not represented by attorney)

November 30, 2007
Date

Signature of Attorney

X /s/ Lorraine M. Greenberg ARDC No.:
Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 03129023
Printed Name of Attorney for Debtor(s)

Lorraine Greenberg and Associates LLC
Firm Name

20 E. Jackson Blvd.
Suite 800
Chicago, IL 60604

Address

Email: lgreenberg@greenberglaw.net
312-408-0007 Fax: 312-264-5620

Telephone Number
November 30, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Elijah A Dixon
Showanda T Dixon

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Elijah A Dixon
Elijah A Dixon

Date: November 30, 2007

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Elijah A Dixon
Showanda T Dixon

Debtor(s)

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Showanda T Dixon
Showanda T Dixon

Date: November 30, 2007

United States Bankruptcy Court
Northern District of Illinois

In re **Elijah A Dixon**
Showanda T Dixon

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,601.00</u>
Prior to the filing of this statement I have received.....	\$	<u>201.00</u>
Balance Due.....	\$	<u>1,400.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. **none.**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

preparing documents for filing bankruptcy petition and schedules; ordering tax transcripts, credit reports when necessary, background check, possibly verification of assets, and possibly verification of valuations of assets, review of income to determine CMI and DMI, reviewing documents with client, attending meeting of creditors, advising client regarding reaffirmation agreements, notifying creditors of bankruptcy filing; motions to avoid liens in personal property

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

representation in any adversary proceeding unless specifically contracted for and additional fees are paid; and unless otherwise provided for in the Court's Model Retention Agreement mandated to be used in Chapter 13 cases, the following professional legal services are not included unless specifically contracted for and additional fees are paid: 1) the preparation of and presentation of motion for redemption; 2) and the preparation of and presentation of motions to avoid judicial lien

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 30, 2007

/s/ Lorraine M. Greenberg ARDC No.:

Lorraine M. Greenberg ARDC No.: 03129023

Lorraine Greenberg and Associates LLC

20 E. Jackson Blvd.

Suite 800

Chicago, IL 60604

312-408-0007 Fax: 312-264-5620

lgreenberg@greenbergllaw.net

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

<u>Lorraine M. Greenberg</u> ARDC No.: 03129023	X	<u>/s/ Lorraine M. Greenberg</u> ARDC	
Printed Name of Attorney		<u>No.:</u>	<u>November 30, 2007</u>
Address:		Signature of Attorney	Date
20 E. Jackson Blvd.			
Suite 800			
Chicago, IL 60604			
312-408-0007			

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

<u>Elijah A Dixon</u>	X	<u>/s/ Elijah A Dixon</u>	<u>November 30, 2007</u>
<u>Showanda T Dixon</u>		Signature of Debtor	Date
Printed Name of Debtor			
Case No. (if known) _____	X	<u>/s/ Showanda T Dixon</u>	<u>November 30, 2007</u>
		Signature of Joint Debtor (if any)	Date

A, T & T
P.O. Box 8212
Aurora, IL 60572-8212

Allied Interstate
P.O. Box 361477
Columbus, OH 43236

Allstate Business Svcs
4499 Twin Oaks Drive
Pensacola, FL 32506

American Express
General Counsels Office
3200 Commerce Pwy Md 19-01-06
Merrimar, FL 33025

American Medical Collection Agency
2269 Sawmill River Road
Bldg. 3
Elmsford, NY 10523

Applied Card Bank
PO Box 10008
Huntington, WV 25770

Arrow Financial Services LLC
PO Box 469005
Chicago, IL 60646-9005

Associated Allergists
1300 Reliable Parkway
Chicago, IL 60686

Avenue
c/o Stokes & Clinton
PO Box 991801 1000 Downtowner Blvd
Mobile, AL 36691

Bank One
PO Box 26966
Greensboro, NC 27419-6966

Bay Area Credit Service LLC
97 E Brokaw Road
Suite 240
San Jose, CA 95112

Beneficial
8752-2 West 159th Street
Orland Park, IL 60462

Beneficial / Household Finance
Attn: Bankruptcy Dept
961 Weigel Dr
Elmhurst, IL 60126

Beneficial/HFC
961 N Weigel Ave
Elmhurst, IL 60126-1058

Bennie W. Fernandez
108 W Madison Street
Oak Park, IL 60302

Capital 1 Bank
Attn: C/O TSYS Debt Management
Po Box 5155
Norcross, GA 30091

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Capital One Bank
c/o Freedman, Anselmo Lindberg & Ra
PO Box 3228
Naperville, IL 60566-7228

Capital One Services
c/o Associated Recovery Systems
3225 N Central Ave, Suite 801
Phoenix, AZ 85012

CB Accounts
Attn: Bankruptcy
1101 Main Street
Peoria, IL 61606

Cbcs
Po Box 163250
Columbus, OH 43216

CBCS
PO Box 165025
Columbus, OH 43216-5025

Citibank
Attn: Citicorp Credit Services
7920 Nw 110th Street
Kansas City, MO 64153

City of Chicago
Department of Revenue
P.O. Box 88292
Chicago, IL 60680-1292

Collect Sys
8 South Michigan Suite 618
Chicago, IL 60603

Collection Bureau of America
25954 Eden Landing Road
1st Floor
Hayward, CA 94540-5013

Collection Systems, Inc.
8 S Michigan Ave
Suite 6
Chicago, IL 60603

ComEd
2100 Swift Dr.
Oak Brook, IL 60523

Computer Credit Svc Co
Po Box 60201
Chicago, IL 60660

Consultants in Clinical Pathology
37416 Eagle Way
Chicago, IL 60678-1374

Cortrust Bank
500 E 60th St N
Sioux Falls, SD 57104

Credit Protection Assoc.
13355 Noel Road
Suite 2100
Dallas, TX 75240

Cross Country Bank
4700 Exchange Court
Boca Raton, FL 33431

Department of the Treasury
Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

EPN, Inc.
746 E 1910 South, Suite 4
Provo, UT 84606-6201

ERS Solutions
500 SW 7th #A100
P.O. Box 9004
Renton, WA 98057

Express/WFFNB
Po Box 3427
Columbus, OH 43218

F&w Llc
500 W Madison St
Suite 2910
Chicago, IL 60661

Ffcc-columbus Inc
1550 Old Henderson Rd St
Columbus, OH 43220

FFCC-Columbus, Inc.
1550 Old Henderson Road, Suite 100
Columbus, OH 43220-3626

FIC
PO Box 100
Pacific Palisades, CA 90272-0100

First Bank And Trust/s
Po Box 6000
Brookings, SD 57006

First Consumers National Bank
Po Box 51660
Sparks, NV 89434

First Financial Credit
5550 W Touhy Ave Ste 102
Skokie, IL 60077

First Financial Credit Union
5550 West Touhy Avenue
Skokie, IL 60077

First National Bank
PO Box 6000
Brookings, SD 57006-6000

FMS, Inc
4915 S. Union Ave
Tulsa, OK 74107

Ford Motor Credit Company
National Bankruptcy Service Center
PO Box 537901
Livonia, MI 48153-7901

Ford Motor Credit Corporation
Ford Credit National Bankruptcy Center
Po Box 537901
Livonia, MI 48153

GEMB / HH Gregg
Po Box 103106
Roswell, GA 30076

GEMB / JC Penny
Ge Money/Attn: Bankruptcy Dept
4125 Windward Plaza Building 300
Alpharetta, GA 30005

GEMB/JC Penney
PO Box 981400
El Paso, TX 79998-1206

General Revenue Corporation
P.O. Box 429587
Cincinnati, OH 45242-9587

H&f Law
33 N Lasalle Ste. 1200
Chicago, IL 60602

Harris
600 W Jackson Suite 700
Chicago, IL 60661

Harris & Harris
600 W. Jackson
Suite 400
Chicago, IL 60661

Harvard Collection Services
4839 North Elston Avenue
Chicago, IL 60630

Health Medical Imaging
c/o Thomas P Valenti
350 N LaSalle Street
Chicago, IL 60610

Health Medical Imaging
9115 S Cicero Ave
Suite 200
Oak Lawn, IL 60453

Heller and Frisone
33 North LaSalle Street
Suite 1200
Chicago, IL 60602

Household Finance
1421 Kristina Way
Chesapeake, VA 23320-8917

HSBC
Hsbc Card Srvs Attn: Bankruptcy
Po Box 5213
Carol Stream, IL 60197

IC Systems
PO Box 64378
Saint Paul, MN 55164-0378

ICS
P.O. Box 646
Oak Lawn, IL 60454-0646

Illinois Department of Revenue
Bankruptcy Unit
100 W. Randolph St. Level 7-425
Chicago, IL 60601

Ingalls Hospital
One Ingalls Drive
Harvey, IL 60426

Ingalls Hospital
c/o Van Ru Credit Corp
10024 Skokie Boulevard Suite 3
Skokie, IL 60077

Ingalls Hospital
c/o Pellettieri & Associates Ltd
PO Box 505
Linden, MI 48451-0505

Ingalls Hospital
c/o Pellettieri & Associates
991 Oak Creek Drive
Lombard, IL 60148

Linebarger Goggan Blair & Sampson
P.O. Box 06152
Chicago, IL 60606-0152

Little Company of Mary Hosital
c/o Malcolm Gerald S. Associates
332 S. Michigan Avenue, Ste. 600
Chicago, IL 60604

Mercury Finance
200 N Cobb Parkway, Suite 428
Marietta, GA 30062

Mercy
2525 South Michigan Avenue
Chicago, IL 60616

Mercy Hospital & Medical Center
2525 S. Michigan Ave.
Chicago, IL 60616-2477

Mercy Hospital & Medical Center
2525 South Michigan Avenue
Chicago, IL 60616-2477

Midland Fin
7541 N Western Ave
Chicago, IL 60645

Midland Finance
7541 N. Western Avenue
Chicago, IL 60645

Midland Finance Co
16355 Laguna Canyon Road
Irvine, CA 92618-3801

NAFS
165 Lawrence Bell Drive, Suite 100
Williamsville, NY 14231-9027

National Asset Recovery, Inc.
2880 Dresden Drive
Suite 200
Atlanta, GA 30341-3920

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Nicor
P.O. Box 416
Aurora, IL 60568

Nicor Gas
PO Box 2020
Aurora, IL 60507-2020

Nicor Solutions
PO Box 3042
Naperville, IL 60566-7042

Norman G Kalina, Esq.
76 N Maple Ave
Suite 141
Ridgewood, NJ 07450

North Shore Agency
751 Summa Avenue
Westbury, NY 11590

Northland Group
P.O. Box 390905
Edina, MN 55439

Northland Group, Inc.
P.O. Box 390846
Edina, MN 55439

Northwest Collectors Inc.
3601 Algonquin Road
Suite 500
Rolling Meadows, IL 60008

Office of Traffic Compliance Admin
Village of Olympia Fields
20701 Governors Highway
Olympia Fields, IL 60461

Pathology Consultants of Chicago
P.O. Box 88493
Chicago, IL 60680-1493

Phyllis Day
4524 Charles E. Hall Drive
Prichard, AL 36603

Pinnacle Management Svs
514 Market, Loop Site 103
West Dundee, IL 60118

Providian
P.O. Box 9007
Pleasanton, CA 94566-9007

Quest Diagnostics
1355 Mittel Boulevard
Attention: Patient Billing
Wood Dale, IL 60191-1024

Radiological Physicians, Ltd.
P.O. Box 2150
Bedford Park, IL 60499-2150

Retailers National Bank
% Blatt Hasenmiller Leibsker Moore
2 North LaSalle Street, Suite 900
Chicago, IL 60602

Rmi/Mcsi
Po Box 666
Lansing, IL 60438

Rmi/mcsi
3348 Ridge Rd 3
Lansing, IL 60438

Rnb-fields3
Attn: Marshall Fields/Macys
6356 Corley Rd
Norcross, GA 30071

Schreiber & Associates PC
PO Box 210
Danvers, MA 01923

Secretary of State
Driver Services Dept
2701 S. Dirksen Parkway
Springfield, IL 62723-0001

South Holland Physical Therapy & Re
William R. Morse, PT/DN
900 E 162nd Stret
South Holland, IL 60473

South Suburban Hospital
17800 Kedzie Avenue
Hazel Crest, IL 60429

State Collection Service
PO Box 6250
Madison, WI 53716-0250

State of Alabama
Child Support
PO Box 11926
Birmingham, AL 35202-1926

State Of Alabama Hr
50 N Ripley St
Montgomery, AL 36130

Sullivan Urgent Aid Center
P.O. Box 87844
Carol Stream, IL 60188-7844

Sullivan Urgent Aid Ctrs
PO Box 87844
Carol Stream, IL 60188-7844

Trackers, Inc. dba Eastern Iowa
Collection Bureau
PO Box 1227
Bettendorf, IA 52722

University of Chicago Hospitals
1122 Payshire Circle
Chicago, IL 60674

University of Chicago Hospitals
c/o Van Ru Credit Corp
10024 Skokie Blvd, Suite 3
Skokie, IL 60077

Van Ru Credit Corp
PO Box 1018
Park Ridge, IL 60068-1018

Village of Olympia Fields
c/o MCSI
PO Box 666
Lansing, IL 60438

Vision Improvement Technologies
402 North B Street
PO Box 990
Fairfield, IA 52556

Wal-mart Stores Inc.
c/o Wexler & Wexler
500 W. Madison St. Suite 2910
Chicago, IL 60661-2587

Washington Mutual / Provident
Attn: Bankruptcy Dept
Po Box 10467
Greenville, SC 29603

WFNNB / The Avenue
Po Box 182124
Columbus, OH 43218-2124